

When Social Media Takes Your Money:
In-App Shopping and Buyer's Remorse Study

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Abstract

There is no denying that online shopping has become commonplace in our society today. Whether it is through a traditional brand that started as a brick and mortar store or from a company that was specifically created to only exist online, it is not a stretch to say that you can get anything you might ever need or want via the World Wide Web. More recently, the convenience of this phenomenon has been taken a step further to allow for the introduction of in-app shopping within some social media platforms. The purpose of this honors thesis is to explore the prevalence of, emotions associated with, and the repercussions of in-app shopping on college aged women, focusing specifically on the social media platform Instagram. The participants had had at least one experience making an online purchase of any kind and recounted their experiences and post-purchase feelings regarding online shopping and Instagram in a 20-30 minute in person interview. Several key insights emerged throughout the qualitative research process. These shed light on the large scale effects the introduction of in-app shopping and Instagram's prevalence have among this group of women.

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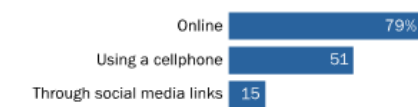
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Introduction

Online shopping is a phenomenon that has taken our society by storm and forced many major traditional retailers to close their doors at brick and mortar locations. This is not to say that traditional retail is dead. In fact, some brands who began online have found success opening brick and mortar stores as their businesses and brands continue to develop and grow. Despite this, the mere availability of products online is vast. The first online purchases were made in 1994, but at that time it was a bit scary and confusing (Tuttle 2014). Today, many people shop via their computer or electronic device more often than in person. A 2016 study (Figure 1) showed that 80% of Americans are online shoppers and 15% of Americans buy online on a weekly basis. As seen in Figure 2, those consumers under 30 are more likely to be shopping online (Smith 2017). Additionally, 60.6% of consumers under the age of 30 reported having made a purchase via their smartphone (Figure 3). These numbers continue to increase as more items become available online and more ways to shop online emerge.

Roughly eight-in-ten Americans are online shoppers; 15% buy online on a weekly basis

% of U.S. adults who ever buy something ...



% of U.S. adults who shop online ...



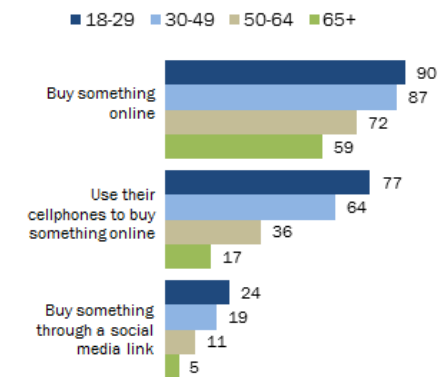
Source: Survey conducted Nov. 24-Dec. 21, 2015.
"Online Shopping and E-Commerce"

PEW RESEARCH CENTER

Figure 1

Online shopping popular across age groups, although Americans under 50 especially likely to buy using cellphones

% of U.S. adults in each age group who ever ...



Source: Survey conducted Nov. 24-Dec. 21, 2015.
"Online Shopping and E-Commerce"

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Figure 2

Online shopping and buying-related activities performed by internet users in the United States as of March 2018, by age

Online shopping and buying-related activities by U.S. internet users in 2018, by age

	18-29	30-39	40-49	50-59	60+	Total
Purchased a product on Amazon.com or Amazon app using Amazon Prime	59.6%	65%	57.4%	51.1%	48.1%	54.4%
Researched a product digitally before purchasing in-store	55.8%	54%	51.1%	42.4%	39.2%	46.1%
Purchased via an online marketplace (e.g., Amazon independent sellers, Etsy, Wish)	50%	46.5%	41.6%	45.9%	41%	44%
Purchased via a smartphone	60.6%	58%	40.5%	27.9%	19%	35.5%
Purchased a product through a retailer's rewards program (e.g. Amazon Prime, Sephora, Ulta)	47.1%	39%	35.3%	24.5%	25.2%	31.3%
Purchased digitally and picked up in-store	26.9%	36.5%	30%	27.9%	23.6%	28.2%
Looked at a product in-store before purchasing it digitally	36.5%	31%	28.4%	23.1%	17.4%	24.7%
Purchased a travel product/service (e.g. airline tickets, hotel, rental car)	26.9%	25.5%	20%	20.1%	18.4%	21.1%
Heard about a product via social media, then purchased it	31.7%	28%	21.6%	19.7%	11.4%	19.8%
Used a shared economy service (e.g. Airbnb, Lyft, Uber)	37.5%	21.5%	12.1%	7%	6.2%	13.1%
Purchased from a website based outside of the US	12.5%	15%	10%	13.5%	9.4%	11.6%
Received a subscription box (e.g. Blue Apron, Birchbox, Ipsy, Stitch Fix)	12.5%	15%	11.6%	7.9%	3.6%	8.8%

Note: United States; March 2018; 18 years and older
Further information regarding this statistic can be found on [page 8](#).
Source(s): eMarketer; Bizrate Insights; [ID 668862](#)

Figure 3

While online shopping is not limited to any one place, age, or group of people, there are certain trends that can be identified in the history of online shopping. For the purpose of this report, gender and age differences were of interest. Figure 2 indicates that younger consumers are more likely to be online shoppers, but when looking more specifically at the college aged audience (consumers aged 18-24), those US internet users in this age group who have made an online purchase is expected to be 79% by the end of 2019 (eMarketer 2019). This is a large majority of US young adults, so it is important to evaluate both what they are spending their money on online and where the transactions are taking place. In one study, male college students reported spending more money on clothes per month, but the females reported shopping more often for clothes (“Student Watch...” 2016).

Social media usage is another important factor to consider in this study. The above statistics shed light on the number of young adults who are online shopping, and Pew Research Center reported that an equally impressive majority of this age group (88%) is active on some form of social media. 73% of women are active on some form of social media as compared to

65% of men (“Demographics...” 2018). Further, a recent Statista study found that 23% of all US Instagram users fall within this age group and 39% of all US adult women are Instagram users (as opposed to 30% male) (“Mobile Social Media...” 2018). Statista also found that these consumers active on social media are being influenced by what they see in these spaces. Figure 4 demonstrates that behind Pinterest, both Instagram and Facebook have a heavy influence on the 18-24 age group (“Mobile Social Media...” 2018). Additionally, fashion brands usually have more followers and receive more engagement than any other type of brand account (“Inspiration from...” 2014). With a majority of US consumers sold on the idea of online shopping and both active on and being influenced by social media in some way, there was a logical next step for retailers to take. This next step was the creation of in-app shopping.

Social media platforms that have a significant influence on internet users shopping, purchasing, or spending in the United States as of December 2017, by age group

Social media influence on U.S. shopping and spending 2017, by age

	Insta-gram	Pinterest	Facebook	Snapchat	Twitter
18-24	18%	21%	18%	11%	13%
25-34	18%	16%	16%	12%	15%
35-44	14%	14%	11%	15%	13%
45-54	10%	13%	8%	8%	6%
55+	8%	7%	3%	15%	2%

Note: United States; December 2017; 18 years and older; 2,700 Respondents; internet users
Further information regarding this statistic can be found on [page 8](#).
Source(s): eMarketer; Various sources (Dechiva); Cowen Group; [ID 917803](#)

Figure 4

In-App Shopping

In-app shopping refers to the ability of a smartphone or mobile device to facilitate the sale of products or services within a specific application. This can include gaming, entertainment,

and other app types (“What is...” 2017). Also sometimes called social commerce, the key differentiator between this and traditional online shopping is never having to leave the application a user is active on. Gen Z and Millennials are the most mobile-first generations of the world today. While the younger generations will most likely take over this title as they grow older, for now these are the people that go straight to their smartphones to research products, find news, or connect with others. This is a group of people who is also brand engaged and seems to have more selective attention spans than other generations (Rosenberger 2019). With all of this in mind, in-app shopping is becoming more and more common among this audience as it offers a feeling of immediate gratification within a natural social media experience.

While social platforms have utilized ads and other ways to link content to drive users to make a purchase elsewhere for some time now, the first social platform to utilize true in-app shopping was Facebook which began its testing in July of 2014 (Parish 2014). Big social media players set out to make their platforms more conducive to seeing a direct correlation between social media and sales. After seeing the success of Amazon’s one-click shopping (patented in 1999), these companies recognized in-app shopping as a solution to this problem (Pathak 2017). While the testing began in 2014 and some platforms have rolled out variations of this process since then, Instagram officially launched full in-app purchasing in March of 2019 (Hardy 2019). While this may seem late, the platform had a streamlined process of linking content to purchase sites, but the user did have to make the purchase elsewhere. Posts that garner in-app purchases are typically ads that appear in an Instagram user’s native feed or shopping extensions that can be featured in organic posts. A new feature has also been rolled out since the interviewing process took place for this study that allows influencers to link directly to a product and allows

the user to make an in-app purchase without ever seeing an ad or visiting that brand's organic content (Arnold 2018). Figures 5 and 6 show some of these forms of content. Because these features are so new, few brands have had the opportunity to fully understand the rewards these features might generate, but Kylie Cosmetics and Nike are among some of the first large brands to be testing it out (Skeldon 2019).

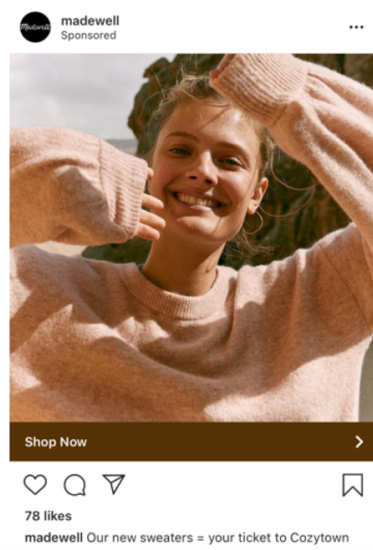


Figure 5

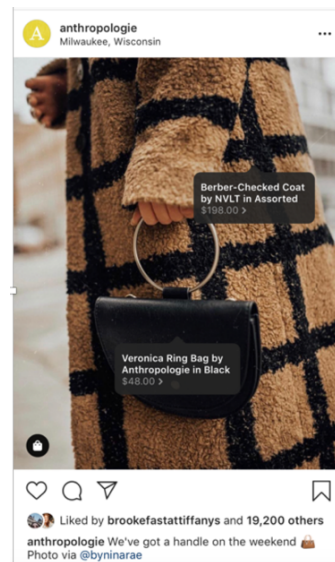


Figure 6

Buyer's Remorse

Many emotions are typically associated with shopping. Whether they are positive or negative, the process of spending money in order to receive something else can elicit immediate or delayed feelings. Buyer's remorse is a term used to describe a mix of these emotions and is defined as a feeling of regret experienced after making a purchase, typically one regarded as unnecessary or extravagant. However, even small purchases are not exempt from eliciting this feeling when the conditions are right, and often times the purchase feels incredibly necessary in the moment. Buyer's remorse is not an uncommon term and may even feel familiar to many. Our brains, though, are actually programmed to be satisfied with our decisions (Signal 2017). This stems from a theory called cognitive dissonance. Cognitive dissonance is a psychologically

uncomfortable feeling in which our actions do not align with our thoughts. In terms of purchase decisions, one might think, “I am good at budgeting.” When this same person then goes and spends above their means, it challenges that belief and worsens the feeling of guilt.

Social media sets us up for buyer’s remorse. On platforms like Instagram, users are constantly being flooded with imagery of trips, meals, clothes, etc. that might be “above their means” to allude to the above example. When these images become normal or what is expected as a user sees them every day, it can be easy to fall into the trap that is, “I need this item.” Another aspect of this is the common advertising technique of retargeting. Retargeting ads, “are a form of online targeting advertising and are served to people who have already visited your website or are a contact in your database (like a lead or customer)” (Hecht 2015). While this technique is often effective in driving purchases on traditional online purchase sites, especially when a user has items in their shopping cart, it is also effective in driving purchases via social media by showing a consumer the same or similar products multiple times. Due to the nature of social media, this tactic can sometimes even go unnoticed by the user. By the time a user is ready to make an in-app purchase, it is entirely possible they might have seen this product or service many times, each time considering the purchase decision a bit more without ever actually purposefully browsing for that particular product or service.

Research Questions

After conducting secondary research and identifying the many ways brands can infiltrate a user’s natural Instagram feed, it was hypothesized that the emergence of in-app shopping would cause users to be more inclined to feeling buyer’s remorse after making an in-app purchase. Research was narrowed down to females aged 18-24 and considered in-app purchases

on Instagram based on this group's high usage rates of Instagram and tendency to shop more often for clothes than their male counterparts. The guiding research questions throughout this study were:

1. Have online shopping habits increased/changed since the influx of online shopping or the introduction of in app shopping?
2. What are the emotions associated with buyer's remorse? Is this feeling stronger after a purchase made via in-app Instagram shopping?

Method

In order to further understand the emotions associated with making an online in-app purchase, 15 in-depth personal interviews were conducted. Before recruiting participants and beginning the interview process, this study received University of Tennessee, Knoxville Institutional Review Board approval. The participants in this study were screened by age, gender, and whether or not they had made an online purchase. Participants were recruited by both personal request of the researcher and by request based on interest established via a screening process. This screening process occurred using a Google Form, and this form was distributed to several organizations active on the University of Tennessee, Knoxville's campus by way of email. After responses were received, those that fit the study criteria then received a personal email requesting their participation in this study. Figure 7 is the Participant Profile table outlining basic demographic information of all 15 participants. An interview script was created and approved that began by evaluating the respondent's general challenges as a college student and shopping habits. The interview went on to ask specifically about shopping for clothes, social media usage, and then in-app shopping and buyer's remorse. The full interview guide can be seen in Appendix 1.

Figure 7: Participant Profile Table

PARTICIPANT	AGE	ETHNICITY
Participant 1	22	non-Latino White
Participant 2	21	non-Latino White
Participant 3	22	Black
Participant 4	18	non-Latino White
Participant 5	21	Latino
Participant 6	20	non-Latino White
Participant 7	22	non-Latino White
Participant 8	22	non-Latino White
Participant 9	22	non-Latino White
Participant 10	20	Latino
Participant 11	21	Black
Participant 12	19	non-Latino White
Participant 13	18	Black
Participant 14	22	non-Latino White
Participant 15	21	non-Latino White

All interviews for the purpose of this study were conducted in person at Hodges Library on the University of Tennessee campus during April 2019. Each interview lasted approximately 30 minutes, and each participant received a \$5 gift certificate after completing the interview process. Before the interview began, each participant read and agreed to a consent form. As each interview progressed, due to the nature of qualitative research, probing questions were asked both according to the interview guide and in response to the participant's replies. All interviews were recorded and later transcribed in order to properly evaluate and analyze the data collected.

Insights

Each participant in this study had unique experiences and thought-provoking comments to consider in this analysis. After reviewing and comparing each interview, some key themes seemed to appear. To preface these insights, the beginning of this interview process asked participants about their budgeting habits and discretionary spending. Overall, it seems that this group is still primarily supported by their parents. While some respondents worked to make spending money in addition to the support afforded to them, no participants reported budgeting as their primary concern when looking to make a purchase, although it did sometimes play a role in post purchase feelings. The following insights were gleaned during this study:

Impulse Control is So Yesterday

The first key insight to become evident during this process is that this audience does not feel a strong desire or need to exercise strong impulse control. Some respondents voiced minimal concerns over their tendency to buy products when they want them, where they want them, but this thought was quickly appeased by the idea of a return. However, when the return process is difficult, these same respondents were slower to be immune to the feeling of buyer's remorse. While emotions associated with this term buyer's remorse were sometimes hard for respondents to pin down, nine of the fifteen participants said the word annoying. In fact, one participant stated

I can only think of the word annoyed. I just get annoyed with myself that I didn't do enough research before making the purchase when a return process is difficult or needs a quick turnaround time that I miss. If the return goes smoothly, though, I never have to feel that way. (Participant 14)

It seems that impulse buying is not a concern or a huge issue with the way the online marketplace is today. In order to stay competitive, a vendor must cater to the consumer.

Particularly online, the market for many products is oversaturated. Add into this the aspect of social media and a vendor is also vying for the consumer's attention as making a purchase is typically not why a consumer is going to a social platform. In fact, when asked about social media usage habits, twelve respondents reported typically going to Instagram first, whether that is due to boredom or for a specific purpose such as keeping up with a friend. This is in line with secondary research. Therefore, most large vendors offer easy and often free return processes whether they offer in-app purchasing or not in order to appeal to the consumer. There seems to be no need for impulse control when the consumer can make an easy return as if the impulse purchase had never happened.

Knowing that a return is possible if a purchase is not the right fit is one way in which young female consumers are rationalizing impulse buying online; however, the thrill of a package is another aspect of the online process that seems to encourage purchases. As adolescents and young adults who often have changing addresses and a multitude of ways to communicate at their fingertips, these consumers do not tend to come home to mail too often. When asking these participants why they might finally (or suddenly) decide to pull the trigger on a purchase, an, "Oh, and I love getting packages. It's so exciting!" was common. Another common answer to this question, particularly when considering impulse buys, was that a product was on sale. The idea of FOMO (fear of missing out) is often used among this age group with regard to missing out on social activities. This study found that this idea can also be applied to fashion trends and sales. While most participants reported being against "fast fashion" (inexpensive clothing produced rapidly by mass-market retailers in response to the latest trends), they aim to stay on trend by making purchases from larger name brands, but snagging up items when they are on sale. In all

of the interviews conducted, a sale was the number one most mentioned reason the participant made the final purchase decision. Participant 5 said

I can put something I want in my cart one hundred times and almost convince myself to buy it another one hundred times, but when something is on sale, it takes me telling myself I want this item just one time for me to make the purchase... I don't think it's as much the price that makes me do it, although that's definitely a factor, I think it's more that I am scared I'll miss out on it if I don't buy it right then or that the deal won't get better than that.

Still, even when these consumers recognize that they are making a purchase based on impulse encouraged by a sale, if the purchase ends up working out, buyer's remorse is not likely to occur. Overall, this insight is defined by the themes that impulse control is not a major consideration for this group because an impulse purchase, online or elsewhere, does not necessarily lead to buyer's remorse.

Social Media Promotes Shopping

It has been established that Instagram is a popular social media platform among the consumer group this study represents. With that being said, there are many reasons a person might be active on Instagram. A University of Florida study found that there are three main reasons a college aged consumer might head to Instagram. The first is that the consumer wants to capture their own experiences on the platform, the second is that it is a way to "fill fragmented time," and the third is that it is a way to keep up with their own peers as well as celebrities and brands that they admire. In some instances, this study found that Instagram can even create an illusion that the consumer has some sort of relationship with the accounts/people they follow (Chen 2017). This idea of filling fragmented time with social media was true of all participants in this study, and thirteen indicated that when they had this time to fill, Instagram was the first social platform they would go to. Towards the end of the interview

process, the question came up time and time again, “Do you think that the prevalence of Instagram has prompted you to shop more?” Although not initially included in the interview guide for this study, Instagram prompting fashion trends and therefore desires within the user was a common theme. Users in both this study and the University of Florida study indicated that posting their own experiences and showcasing a “cool” part of their identity was common. Every participant responded yes to the above question. Even more interestingly, when asked if they had an “Instagram appearance” to keep up in their posts, the majority said no, yet when asked if they ever picked out an outfit with the hopes of getting a picture in that outfit to share later on Instagram, that same majority said yes.

Fashion brands are particularly successful in garnering engagement and encouraging purchase decisions among this group on Instagram. Due to the highly visual nature of the platform, fashion brands are able to create both organic content and ads as well as utilize influencers to push their message subtly within a user’s natural feed. It is for this reason that fashion brands usually have more followers and receive more engagement than any other type of brand account. When asked about the in-app purchases participants had made, six stated that they saw the item via both organic brand content as well as an ad or influencer post. When recollecting an in-app purchase one response to the question, “Did you hear about this product via a brand’s organic content or an ad?” was

To be honest, I think it was both. I follow her on Instagram, but I also feel like I saw things about the launch of that product more than the amount of times she actually posted about it. Sometimes I guess I don’t really recognize if I’m looking at an ad if I like what I’m seeing. (Participant 8)

This comment sums up what seems to be true of many young consumers on Instagram. The platform is a visually appealing space, so if the content they are seeing is also visually appealing and offering something that user is interested in, it is likely to be received well.

A final aspect of this insight that was also touched on in the above quote is that this group of women follows people they care about and will make purchases to support both people and causes they care about. Three respondents recalled in-app purchases that were made primarily to support a brand. Participant 8 from above went on to say

I just really like her, so I want to support the things she does. Sometimes I make good use of it and sometimes I don't, but if I don't, I don't feel bad about spending money on it because I support where my money went. (Participant 8)

The same University of Florida study referenced above also found that in addition to creating the illusion these users have some sort of connection to the account, they also appreciate previews of products or services coming to market because they feel like an insider. These endorsements, when coming from accounts users love, feel less like a marketing strategy and more like the “inside scoop.” The main idea of this insight is that social media, whether due to brand content or the trends seen among friends, subtly encourages purchase decisions.

It Takes Two... or More

It is no secret that with being on phones and social media as much as this group is, these platforms have a strong influence. This insight is rooted in the tactic of retargeting and the influence it can have on a consumer. When specifically considering buyer's remorse, the assumption at the beginning of this study was that in-app Instagram purchases would lend themselves to more impulsive buying and more buyer's remorse. However, due to targeting and retargeting, by the time a user makes the social media purchase, it was more common in this

study that they had actually been considering the purchase for a long time – even if they did not realize it. Targeting on social media is using platform specific data to push a message to a certain group of consumers and retargeting takes this process a step further by pushing content to those consumers who have already previously interacted with the brand or a certain product (Hecht 2015). This practice is common among brands both online and within social media platforms. When asked how long a respondent typically considered a purchase decision before making the purchase and whether or not they considered the purchase to be an impulse buy, six of the respondents in this study reported that they made the purchase suddenly, but felt sure of the purchase when making it. One respondent summed up this response well in stating

I knew I wanted something like it, and I had definitely seen it before. I of course had seen lots of ads pop up for [this item] after looking on a few websites, but the Instagram ad reminded me that I wanted it. I guess I had convinced myself to buy it a little more each time I saw [this item], but I didn't really realize that was what was happening until right now thinking back on it. (Participant 13)

An online search followed by ads relevant to that product category is common. It is also common for Instagram users to see the same ad pushed to them on Instagram multiple times after interacting with that brand or a previous ad. In terms of buyer's remorse, it seems that these feelings of regret are not common with in-app purchases, largely due to time spent considering the purchase, regardless of how intentional that consideration was.

Computer is Comfortable

While in-app shopping, especially on Instagram, is fairly new, it became evident that even those who have made a purchase within the app already are not likely to go straight to the platform to shop. Rather, Instagram has the advantage of finding users when they are looking for

inspiration rather than when they are checking a purchase of the to-do list, so to say. Participant 1 said

If I am specifically looking to buy something specific like a formal dress, I have certain sites like ASOS or Zara or Urban Outfitters that I go to. For me, I do this on my computer because I see the products better and because I can add them to my cart or leave the tab open if I can't decide right at that moment.

This comment was generally true of every respondent. These young female consumers love to online shop, and online browsing is sometimes part of the process. For this reason, it was commonly reported during the interview process that these consumers searched for inspiration on Instagram, but would search for the actual item on a computer. When asked, "If you were to see a shirt in an Instagram post that you liked, would you be more likely to try to find that shirt on Instagram or elsewhere?" most participant's responses resembled the following remark

Unless the post was from an influencer or a brand, odds are that person probably didn't tag the brand of the shirt, so I would go online first and look for that product or something similar. Instagram isn't exactly a great place to search for something specific, I just get ideas there. (Participant 1)

This is an obvious challenge for Instagram as it tries to increase purchases made within the app; however, the new feature introduced in the "In-App Shopping" of this report aims to streamline the in-app shopping process by allowing the same purchase process to occur directly from an influencer post in order to overcome this (Alcántara 2019).

Another aspect of this insight emerged when, after identifying that this group sometimes prefers for Instagram to remain primarily a social network over a shopping network, the question was asked, "Does it bother you when Instagram kicks you out after clicking on a purchase link?" Only one respondent of the five who heard this question stated yes. The other four respondents reported that they actually prefer when Instagram does this

I think that is honestly more convenient. When it opens up a Safari tab on my phone, I can just leave that there and go quickly back to Instagram... It's kind of like the "add to my cart" of Instagram because those tabs will remain open for me to look at later whereas if they open on Instagram and I'm not ready to purchase, I have to leave that product. (Participant 7)

Users of this demographic are not new to online shopping or Instagram usage, so it is not necessarily helpful when a platform decides to change up the way things work. For Instagram in-app shopping, new features like the one introduced above might help streamline the process, but there will certainly be a learning curve as these users leave the comfort of computer online shopping.

Pressure in Person

While this study is largely about in-app shopping on Instagram, it is also equally about buyer's remorse and the feelings associated with making a purchase. Though this study was designed with the assumption that online purchases of any kind would lead to common occurrences of buyer's remorse, it quickly became apparent during the research stage that this group is more likely to shop with peers when shopping in person than when online or in-app shopping. Therefore, peer pressure is an added factor that was the most highly correlated with buyer's remorse in this study. All fifteen participants stated that they had experienced buyer's remorse; twelve reported it was more common in person and with friends, and ten of that pool reported their purchase was encouraged by friends. One of these 10 respondents commented

I just get more excited when I'm shopping with friends. Obviously when I'm going shopping no matter what I am hoping to find something, but when I try something on and three people are telling me how good it looks it is harder to the voice inside my head telling me I don't love it to be heard. When I get home and try it on again, that voice is loud and proud, though, and then it just takes too much time and effort to drive all the way back to the store to make a return. (Participant 5)

This also highlights another element of the in-person shopping conundrum. Previous insights highlighted the importance of an easy return process in warding off buyer's remorse, so the fact that in person returns require effort outside of the home and boutique stores often have complicated return policies is one that can lead to increased instances of these negative emotions associated with an in-store purchase.

Immediate Gratification Isn't Always Gratifying

The final key insight of this study is another that takes into account several key themes outlined in previous insights. It has been established that impulse control is not identified as being a high priority among this group when shopping online. Further, shopping in person seems to produce higher instances of buyer's remorse than other ways of shopping. Both of these ideas point to the theme that immediate gratification is not always as gratifying as one might believe. For example, receiving a package was actually one of the main perks of making an online purchase, even though that requires the consumer to wait to receive the purchase. Further, three respondents noted feelings of buyer's remorse after making a crunch time in-person purchase. One participant described this as

I've found myself in a situation before where I just need something right at that moment or the next day and online shopping just isn't an option. So, I'll go to the mall and I will know that I might not even like the dress or whatever I need that much, but I will buy it anyways because it feels like a quick solution to my problem. (Participant 6)

In these instances, it seems that instant gratification can be a predictor of buyer's remorse. This is not to say that all purchases made in the moment are bound to elicit negative feelings, but it is a finding that seemed to ring true for much of this demographic.

Discussion

This study of college aged females yielded interesting insights into social media usage, shopping habits, and post-purchase emotions. By utilizing an in-depth qualitative interview in this study, a deeper understanding of the the origins of these emotions and the rationale behind these purchases was gleaned.

Instagram is a visual platform which makes it conducive to the content that fashion brands share. Because of this, it makes sense that this study found Instagram to be a social platform where this group of young women go to look for fashion trends and inspiration. Yet, this search for fashion inspiration is not always purposeful. With the amount of time that this age group spends on social media each day, it is not surprising that these consumers are constantly being influenced by what they see on these platforms. Instagram's visual orientation is also one that lends itself to "lifestyle" posting and can create a persona for a brand or an individual that is more glamorous than elsewhere. In this study, the effects of Instagram on how these consumers view themselves was not specifically studied, but the finding relating real life fashion choices to a user's Instagram appearance is an interesting one.

As previously mentioned, this study was designed with the assumption that online and in-app shopping would garner higher instances of buyer's remorse. Instead, the opposite seems to be true among this group. Similar to the ways in which fashion choices can be influenced by the platform without the user necessarily recognizing it, purchase decisions can be influenced in the same way. When shopping alone online or browsing Instagram, brands are constantly gathering data so they can push the right ads to the right people. This allows a user to see content relevant to them, and this study found that this can sometimes influence a purchase decision. The most

interesting element of this finding is that the user is not remorseful about that. In a world where consumers expect to see ads, if the ads are relevant, subtle, and for people, products or services they care about, that consumer will probably end up being happy with the purchase decisions that those ads influence.

Of all of the respondents who reported making an in-app purchase, it was common that these purchases were of products or lines created by individuals the respondent supported or admired. For example, it seems that Instagram shopping is not only a place for brand-first companies but also people-first brands such as Rihanna's Fenty Beauty. This is interesting in that while peer pressure when shopping in person was often viewed in a negative light and seemed to lead to buyer's remorse, the personal connection to a purchase on Instagram seemed to drive purchase decisions. Even if a consumer did not love the purchase, they were less likely to feel buyer's remorse because the money spent went to a brand or individual that consumer supported.

Further, when digging into post-purchase emotions, this group reported sometimes making a concerted effort to make good use of the purchase associated with buyer's remorse in order to ward off those feelings. The official definition of buyer's remorse indicates that the purchase is typically one regarded as extravagant; however, this age group seemed to do more research on larger items and feel buyer's remorse more with smaller items. Although not completely in line with this definition, when asked to describe buyer's remorse or a time when a participant had experienced this feeling, "annoyed" was a popular comment. From this, it can be understood that this feeling of buyer's remorse is an uncomfortable one. Feelings that do not align with actions can lead to an occurrence called cognitive dissonance. This occurs when a

consumer experiences two contradicting beliefs or ideas. In this study, these women were excited to receive something new and felt confident in their purchase. Then, when that purchase did not align with those positive feelings, two beliefs contradicted each other and led to mental discomfort. Ways to appease the feeling of cognitive dissonance are to change an action to fit the cognition, change the cognition to fit the action, or develop new cognitions to justify the situation. All of these were responses to buyer's remorse described by participants in this study. In practice, participants preferred to return an item. When this was not possible or too difficult, this group recalled making good use of the item because they spent the money on it or trying to resell the item in hopes of eliminating the uncomfortable and negative emotions associated with buyer's remorse.

Most participants described deals or sales as being a main motivator in making a purchase. While this can happen online, in person, or within an app and to every type of consumer young or old, these young female consumers seem to be more prone to another force often prompted by social media called FOMO. The fear of missing out was briefly discussed above, and it is a phenomenon that is larger than in-app shopping or buyer's remorse yet has incredibly strong effects on this demographic when combined with these two forces. A sale can prompt a purchase easily, but due to the fleeting nature of social media and the trends it inspires, these consumers do not want to miss out on a trend, *especially* when it is on sale. This finding can have incredibly useful implications for Instagram looking to streamline its in-app purchase process and brands looking to capitalize on this feature. Further, this study found that consumers are often exposed to a product several times before they find themselves ready to make a purchase. Often, it is a sale that drives this final purchase, but because of the

consideration this consumer has been giving the product (even if it was not intentional consideration), this purchase is less likely to elicit feelings of buyer's remorse than a purchase solely made due to the excitement of a sale.

Conclusion

Buyer's remorse is an uncomfortable feeling that can provoke powerful emotions. This study was designed and carried out in order to better understand what precedes these emotions among college female consumers. The initial notion that in-app shopping on Instagram would be a driving factor behind these uncomfortable feelings was not completely disproven as this study utilized a small sample size and evaluated individual experiences, but the insights outlined in this study were more significant predictors of shopping habits and post purchase feelings.

Because in-app shopping is relatively new and these consumers are in a transitional stage of their lives, this study could benefit from a more longitudinal design. While the current findings are important and have helpful implications to marketers such as the importance of targeting and creating appealing content, finding out how opinions and feelings change regarding in-app shopping and buyer's remorse as the processes become more streamlined and these consumers begin to rely more upon their own means rather than the support of their parents could be useful. It would also be interesting to study a potential correlation among pre-purchase feelings relating to FOMO and sale purchases as well as buyer's remorse after making any sort of purchase.

Finally, this study highlighted a theme that researchers have identified among this target time and time again. The glamorous lifestyle commonly seen on Instagram is one that this generation buys into, so brands and individuals can capitalize on this by offering "insider" info or

deals to those who follow and engage with the brand. Overall, Instagram is a platform incredibly favorable among this audience and one that is conducive to the future of in-app shopping.

Moving forward, consumers can expect to be seeing more brands offering this feature and more elements within this feature. How consumers will navigate the post-purchase feelings associated with shopping in this way will be important to watch in order to remain competitive in the fast-paced environment that is social media.

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Appendix

Appendix 1: Interview Guide

INTERVIEW GUIDE

Respondent Information:

First Name Only:

Age:

Ethnicity:

Thank you for agreeing to participate in this personal interview.

PERSONAL INFO

First we will take some time to talk about you and your lifestyle.

- Tell me about yourself.
- What are some challenges you face as a college student?
- Is budgeting important to you?
- What do you spend most of your money on in college?
- Do you consider yourself to be active on social media? (checking platforms at least once a day)
- Do you have a job?

Probe: If yes, how much spending money a month does it afford you?

SHOPPING

Now I want to know a little bit more about your shopping habits. Remember this can include online shopping.

- What do you shop for most often?
- Where do you shop most often?
- What impacts your decision to buy certain items?
- Do you typically shop alone or with others?

SHOPPING FOR CLOTHES

Let's begin by talking about shopping for clothes.

- What items do you buy most when clothes shopping?

Probe: Why?

- What emotions do you associate with shopping for new clothes?

Probe: Why do you think you feel _____?

- Name a few brands you are currently loyal to.

Probe: What do you find appealing about these brands?

- Name a few brands you avoid buying from.

Probe: Why do you avoid them?

- Where do you typically find fashion inspiration?
- Where do you typically go first when looking to buy a new clothing item or outfit?

Probe: How do you do this?

- How long do you typically think about a purchase before making it?
- Do you consider yourself an “impulse buyer”?

Probe: If yes, can you give an example of why you think this?

- Do you prefer to shop online (via any electronic device) or in person?

Probe: Why?

- Do you know what in-app shopping is?

Probe: If yes, have you ever completed a purchase through an app?

INSTAGRAM USAGE/IN-APP SHOPPING

Now I am going to ask you some questions about your Instagram usage habits and in-app shopping.

To clarify, in-app shopping refers to the ability of a smartphone or mobile device to facilitate the sale of products or services within a specific application. This can include gaming, entertainment, and other app types, but today we will focus on the social networking app Instagram and the purchase of clothing items.

- How often do you use Instagram?

Probe: If every day, how many times a day?

- What is the main reason you use Instagram?

Probe: Why?

- Do you feel like you have an “Instagram appearance” to keep up in your posts?

Probe: If yes, describe this appearance.

Probe: Does this appearance affect how you dress yourself?

- Does Instagram influence your personal style at all?

Probe: If yes, how so?

- Have you made an in-app purchase through Instagram?

**** If no, show Appendix.*

If still no, skip to section: "BUYER'S REMORSE"

- What did you buy?
- Did you make this purchase as a result of an Instagram advertisement or a brand's organic content?

Probe: If due to an ad, had you seen this ad before?

Probe: If due to a brand's content, do you follow this brand?

- Was this an impulse buy, or did you think about this decision for an extended period of time?

Probe: If premeditated, how long were you considering this purchase?

- Have your online shopping habits changed in any way since the introduction of in-app shopping?

Probe: If yes, in what ways?

BUYER'S REMORSE

Now I am going to ask you about feelings you may have experienced after making a purchase.

- Are you familiar with the term "buyer's remorse"?

Probe: If yes, how would you define this term?

Buyer's remorse is officially defined as a feeling of regret experienced after making a purchase, typically one regarded as unnecessary or extravagant.

- Have you ever felt buyer's remorse?

**** If no, skip to "CLOSING"*

Probe: If yes, can you explain what this felt like?

- Please describe the purchase you made after which you felt buyer's remorse and how you came to the final purchase decision.

- After this purchase, did you end up making good use of the item you bought?

Probe: Was this at all related to your post-purchase feelings?

- How often have you felt buyer's remorse?
- Has this affected your willingness to make similar purchases?
- Have you felt buyer's remorse both after making an in-app purchase AND after making a more traditional purchase such as online or in-store?

Probe: If yes, was the feeling the same?

CLOSING

Do you have any questions or final comments?

Thank you for participating in this interview. I appreciate your willingness to recall your own experiences and answer these questions.

Interview Appendix:

